

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims**

1. (currently amended) A computer system for delivering at least one financial message to a client user regarding financial activity, the computer system comprising at least one computing device comprising:
  - a registration program configured to register a the client user and determine messages to be received by the client user;
  - a message creation system program configured to monitor financial activity, create messages as requested by the client user regarding the activity and deliver messages; and
  - an intervention system program configured to allow an internal user of the system to at least one of add to and edit content of a message to a client user prior to delivery.
2. (previously presented) The system as recited by claim 1, wherein the registration system program includes a registration interface module configured to create a client user preference designation interface to determine the messages to be received by the client user.
3. (previously presented) The system as recited by claim 1, the at least one computing device further comprising a program for providing a user message inbox for viewing a client user message.

4. (original) The system as recited by claim 1, wherein the system is accessible by the client user from an online financial transaction forum.

5. (previously presented) The system as recited by claim 1, the at least one computing device further comprising an internal user interface system program.

6. (previously presented) The system as recited by claim 5, wherein the internal interface system program comprises a financial advisor interface module configured to provide:

an advisor client user preference designation for designating client user preferences;

an advisor preference interface for designating advisor message preferences; and

an advisor message inbox for viewing client user or advisor messages.

7. (previously presented) The system as recited by claim 5, the at least one computing device further comprising a program providing a client user searching mechanism.

8. (previously presented) The system as recited by claim 5, the at least one computing device further comprising a reporting system for generating reports.

9. (previously presented) The system as recited by claim 5, the at least one computing device further comprising a program for providing a user list edit interface which prevents delivery of a message to the client user.

10. (previously presented) The system as recited by claim 5, the at least one computing device further comprising a program for providing a manager user message viewing interface.

11. (previously presented) The system as recited by claim 5, the at least one computing device further comprising a program for providing a client service agent interface including a message viewing interface.

12. (previously presented) The system as recited by claim 5, the at least one computing device further comprising a program for providing a marketing interface including a disclaimer interface, a message type creating interface and a message template editing interface.

13. (original) The system as recited by claim 1, further comprising a market feed for supplying market data.

14. (previously presented) The system as recited by claim 1, the at least one computing device further comprising a security and authentication system program for controlling access to and within the system.

15. (previously presented) The system as recited by claim 1, the at least one computing device further comprising a program for providing at least one of an on-line chat system, a video conference system and a webcasting system.

16. (original) The system as recited by claim 1, wherein the messages are deliverable via electronic mail, facsimile, telephone, or wireless device.

17. (original) An internal user interface system for an internal user of a financial message delivery system, the interface system comprising:

means for designating internal user message preferences;

means for designating client user message preferences;

means for viewing client user or internal user messages;

means for replying to client user messages;

means for creating messages; and

means for searching for messages for a client user.

18. (previously presented) A computerized method for delivering a financial message to a client user in a financial communication system, comprising the steps of:

gathering client user message preferences from the client user;

creating a client user message in accordance with the client user message preferences; and

providing a user interface allowing an internal user to add a personalized note to the client user prior to delivery.

19. (previously presented) The method as recited by claim 18, wherein the step of gathering client user message preferences comprises providing a user interface for an internal user designation of the client user message preferences.

20. (previously presented) The method as recited by claim 18, wherein the step of creating a client user message comprises the steps of monitoring financial activity and preparing a client user message regarding the financial activity.

21. (original) The method as recited by claim 18, further comprising the step of reviewing messages prior to delivery for regulatory compliance.